

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kristi L. Paroda  
Debtor

Case No. 14-00050-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DGeorge  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db +Kristi L. Paroda, 537 Market St., New Cumberland, PA 17070-1943  
cr +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
4429586 +7 West Main Street, Mechanicsburg, PA 17055-6230  
4452323 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4486160 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4434771 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
4947773 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
4429585 +Paroda Kristi L, 537 Market St, New Cumberland, PA 17070-1943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4429587 +EDI: AMEREXP.COM Apr 03 2018 22:53:00 American Express, Po Box 297871,  
Ft. Lauderdale, FL 33329-7871  
4429588 EDI: BANKAMER.COM Apr 03 2018 22:53:00 Bank Of America, Po Box 15222,  
Wilmington, DE 19886-5222  
4429589 EDI: BANKAMER.COM Apr 03 2018 22:53:00 Bank Of America Home Loans, Po Box 5170,  
Simi Valley, CA 93062-5170  
4429591 EDI: WFNBN.COM Apr 03 2018 22:53:00 Bon Ton, Po Box 659813, San Antonio, TX 78265-9113  
4429593 +EDI: CAPITALONE.COM Apr 03 2018 22:53:00 Capital One Boscovs, 26525 N. Riverwoods Blvd,  
Mettawa, IL 60045-3440  
4429592 EDI: CAPITALONE.COM Apr 03 2018 22:53:00 Capital One Boscovs, Po Box 30253,  
Salt Lake City, UT 84130-0253  
4429594 +EDI: CHASE.COM Apr 03 2018 22:53:00 Chase, Cardmember Services, Po Box 15298,  
Wilmington, DE 19850-5298  
4476094 +EDI: CITICORP.COM Apr 03 2018 22:53:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4434772 +EDI: TSYS2.COM Apr 03 2018 22:53:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053,  
4429595 +EDI: CITICORP.COM Apr 03 2018 22:53:00 Goodyear Tire/Citibank, Po Box 6497,  
Sioux Falls, SD 57117-6497  
4659927 EDI: BL-BECKET.COM Apr 03 2018 22:53:00 Kohl's, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
4429596 EDI: RMSC.COM Apr 03 2018 22:53:00 Lowes, Po Box 530914, Atlanta, GA 30353-0914  
4429597 EDI: TSYS2.COM Apr 03 2018 22:53:00 Macy's, Po Box 183083, Columbus, OH 43218-3083  
4429598 EDI: RMSC.COM Apr 03 2018 22:53:00 Old Navy, Po Box 530942, Atlanta, GA 30353-0942  
4429599 +EDI: AGFINANCE.COM Apr 03 2018 22:53:00 One Main Financial, 3401 Hartzdale Drive,  
Suite 126, Camp Hill, PA 17011-7238  
4480722 EDI: PRA.COM Apr 03 2018 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4448958 E-mail/Text: bankruptcynotices@psecu.com Apr 03 2018 18:51:10 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
4429600 E-mail/Text: bankruptcynotices@psecu.com Apr 03 2018 18:51:10  
Pennsylvania State Employees Fcu, Po Box 67013, Harrisburg, PA 17106-7013  
4446626 EDI: Q3G.COM Apr 03 2018 22:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4826882 +EDI: Q3G.COM Apr 03 2018 22:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
4473650 EDI: Q3G.COM Apr 03 2018 22:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4429601 EDI: SEARS.COM Apr 03 2018 22:53:00 Sears Charge Plus, Po Box 183081,  
Columbus, OH 43218-3081  
4429602 +EDI: SEARS.COM Apr 03 2018 22:53:00 Sears Citibank, Po Box 6282,  
Sioux Falls, SD 57117-6282  
4429603 +EDI: SEARS.COM Apr 03 2018 22:53:00 Sears Citibank, Po Box 6283,  
Sioux Falls, SD 57117-6283  
4429604 +EDI: SEARS.COM Apr 03 2018 22:53:00 Sears Credit Cards, Po Box 6189,  
Sioux Falls, SD 57117-6189  
4429605 EDI: RMSC.COM Apr 03 2018 22:53:00 Walmart Credit Card, Po Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
4429607\* +7 West Main Street, Mechanicsburg, PA 17055-6230  
4429608\* +American Express, Po Box 297871, Ft. Lauderdale, FL 33329-7871  
4429609\* Bank Of America, Po Box 15222, Wilmington, DE 19886-5222  
4429610\* Bank Of America Home Loans, Po Box 5170, Simi Valley, CA 93062-5170  
4429611\* Best Buy Hsbc, Po Box 183195, Columbus, OH 43218-3195  
4429612\* Bon Ton, Po Box 659813, San Antonio, TX 78265-9113  
4429614\* +Capital One Boscovs, 26525 N. Riverwoods Blvd, Mettawa, IL 60045-3440

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

4429613\* Capital One Boscovs, Po Box 30253, Salt Lake City, UT 84130-0253  
 4429615\* +Chase, Cardmember Services, Po Box 15298, Wilmington, DE 19850-5298  
 4429616\* +Goodyear Tire/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497  
 4429617\* Lowes, Po Box 530914, Atlanta, GA 30353-0914  
 4429618\* Macy's, Po Box 183083, Columbus, OH 43218-3083  
 4947774\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741,  
 Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
 4429619\* Old Navy, Po Box 530942, Atlanta, GA 30353-0942  
 4429620\* +One Main Financial, 3401 Hartzdale Drive, Suite 126, Camp Hill, PA 17011-7238  
 4429606\* +Paroda Kristi L, 537 Market St, New Cumberland, PA 17070-1943  
 4429621\* Pennsylvania State Employees Fcu, Po Box 67013, Harrisburg, PA 17106-7013  
 4826881\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 4429622\* Sears Charge Plus, Po Box 183081, Columbus, OH 43218-3081  
 4429623\* +Sears Citibank, Po Box 6282, Sioux Falls, SD 57117-6282  
 4429624\* +Sears Citibank, Po Box 6283, Sioux Falls, SD 57117-6283  
 4429625\* +Sears Credit Cards, Po Box 6189, Sioux Falls, SD 57117-6189  
 4429626\* Walmart Credit Card, Po Box 530927, Atlanta, GA 30353-0927  
 4429590 ##Best Buy Hsbc, Po Box 183195, Columbus, OH 43218-3195

TOTALS: 0, \* 25, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
 system on April 3, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
 Christopher A DeNardo on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
 Gregory S Hazlett on behalf of Debtor 1 Kristi L. Paroda adlitem@pa.net  
 Jeniece Davis on behalf of Creditor The Pennsylvania State Employees Credit Union  
 jeniece@mvrlaw.com, bonnie@mvrlaw.com  
 Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY GER TO BAC HOME  
 LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com  
 Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY GER TO BAC HOME  
 LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Kristi L. Paroda  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-00050-HWV**

Social Security number or ITIN **xxx-xx-8122**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

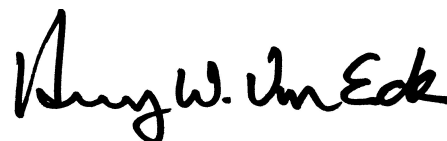
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristi L. Paroda

April 3, 2018By the  
court:Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**